



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [UMPQUA HOLDINGS CORPORATION](#)

**City/State** [PORTLAND, OR](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [30,637,126](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMPQUA HOLDINGS CORPORATION](#)  
[ONE SOUTHWEST COLUMBIA STREET, S-1200](#)  
[PORTLAND, OR 97204](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	210,320	216,208	871,091	928,726	1,022,144	-2.72	6.02
Income from lease financing receivables.....	5,260	5,790	23,782	27,225	33,866	-9.15	-40.73
Fully taxable income on loans and leases.....	211,849	217,831	880,100	939,436	1,038,732	-2.75	3.89
Tax-exempt income on loans and leases.....	3,731	4,167	14,773	16,515	17,278	-10.46	11.87
Estimated tax benefit on income on loans and leases.....	1,021	1,140	4,040	4,517	4,725	-10.49	-26.43
Income on loans and leases (tax equivalent).....	216,601	223,138	898,913	960,468	1,060,735	-2.93	3.82
Investment interest income (tax equivalent).....	20,461	15,012	67,375	54,881	64,725	36.30	20.14
Interest on balances due from depository institutions.....	1,353	624	3,864	4,739	14,180	116.83	-13.10
Interest income on other earning assets.....	97	652	1,917	3,234	3,119	-85.12	-78.96
Total interest income (tax equivalent).....	238,512	239,426	972,069	1,023,322	1,142,759	-0.38	4.75
Interest on time deposits of \$250K or more .....	733	2,748	5,657	18,850	23,772	-73.33	-54.53
Interest on time deposits < \$250K.....	1,073	5,862	12,936	55,026	73,750	-81.70	-76.64
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,111	2,068	8,558	26,324	70,419	2.08	-38.67
Interest on other borrowings and trading liabilities.....	3,261	4,900	15,245	29,909	42,501	-33.45	-57.87
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	7,178	15,578	42,396	130,109	210,442	-53.92	-58.72
Net interest income (tax equivalent).....	231,334	223,848	929,673	893,213	932,317	3.34	10.00
Non-interest income.....	81,388	108,156	352,880	405,027	254,508	-24.75	38.28
Adjusted operating income (tax equivalent) .....	312,722	332,004	1,282,553	1,298,240	1,186,825	-5.81	16.19
Overhead expense.....	182,365	187,103	759,875	2,557,560	714,949	-2.53	-0.13
Provision for credit losses.....	4,804	0	-42,651	191,875	72,515		-58.84
Securities gains (losses) .....	2	4	8	190	-7,184	-50.00	
Other tax equivalent adjustments .....	-1	-1	0	0	1		
Pretax net operating income (tax equivalent).....	122,893	144,198	563,827	-1,450,236	475,653	-14.77	64.11
Applicable income taxes .....	30,341	34,902	137,860	67,000	114,808	-13.07	14.23
Tax equivalent adjustments .....	1,395	1,559	5,667	6,184	6,750	-10.52	-39.84
Applicable income taxes (tax equivalent).....	31,736	36,461	143,527	73,184	121,558	-12.96	9.89
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	91,157	107,737	420,300	-1,523,420	354,095	-15.39	98.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	91,157	107,737	420,300	-1,523,420	354,095	-15.39	98.15
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	91,157	107,737	420,300	-1,523,420	354,095	-15.39	98.15
Investment securities income (tax equivalent).....	20,461	15,012	67,375	54,881	64,725	36.30	20.14
US Treasury and agency securities (excluding mortgage-backed securities) .....	4,095	3,666	15,330	14,675	6,206	11.70	
Mortgage-backed securities .....	13,787	8,868	42,211	30,109	46,743	55.47	0.83
All other securities .....	2,579	2,478	9,834	10,097	11,776	4.10	-23.18
Cash dividends declared.....	45,731	46,481	184,871	139,532	185,967	-1.61	29.09
Common .....	45,731	46,481	184,871	139,532	185,967	-1.61	29.09
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.







**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	11,058,258	10,500,488	11,023,739	9,632,803	1,411,065	5.31	1017.59
NOW, ATS and transaction accounts .....	4,003,271	3,276,437	3,808,414	3,074,636	431,912	22.18	878.66
Time deposits less brokered deposits < \$250K .....	1,125,758	1,447,500	1,178,256	1,672,521	2,307,928	-22.23	15.63
MMDA and other savings accounts .....	9,953,713	9,632,196	9,953,963	9,063,540	15,997,352	3.34	-34.25
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	26,141,000	24,856,621	25,964,372	23,443,500	20,148,257	5.17	49.29
Time deposits of \$250K or more .....	418,319	763,532	480,432	899,563	1,231,973	-45.21	-49.56
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	499,539	420,402	492,247	375,384	311,308	18.82	64.17
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	153	275,115	153	765,153	537,968	-99.94	-99.93
Other borrowings w/remaining maturity over 1 year .....	6,137	6,329	6,176	6,329	492,433	-3.03	-99.05
Brokered deposits < \$250K .....	140,276	266,687	149,896	279,168	1,101,358	-47.40	-83.05
Noncore funding .....	1,064,424	1,732,065	1,128,904	2,325,597	3,675,040	-38.55	-62.17
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	393,703	369,792	381,122	343,485	363,308	6.47	8.02
Other liabilities .....	430,401	396,333	417,268	418,016	346,289	8.60	77.87
Total liabilities .....	28,029,528	27,354,811	27,891,666	26,530,598	24,532,894	2.47	33.92
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	3,325,055	3,407,433	3,329,092	3,409,748	3,418,403	-2.42	-3.39
Common surplus .....	105,957	95,561	103,503	92,597	83,342	10.88	69.11
Retained earnings .....	-639,658	-859,257	-685,084	-920,513	782,621		
Accumulated other comprehensive income .....	-183,756	38,132	1,759	122,745	29,549		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,607,598	2,681,869	2,749,270	2,704,577	4,313,915	-2.77	-33.67
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,607,598	2,681,869	2,749,270	2,704,577	4,313,915	-2.77	-33.67
Total liabilities and capital .....	30,637,126	30,036,680	30,640,936	29,235,175	28,846,809	2.00	23.23
<b>Memoranda</b>							
Non-interest-bearing deposits .....	11,058,258	10,500,488	11,023,739	9,632,803	6,913,459	5.31	83.64
Interest-bearing deposits .....	15,641,337	15,386,352	15,570,961	14,989,428	15,568,129	1.66	18.98
Total deposits .....	26,699,595	25,886,840	26,594,700	24,622,231	22,481,588	3.14	39.30
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,749,270	2,704,577	2,704,577	4,313,915	4,056,442		
Accounting restatements .....	0	0	0	-40,181	-244		
Net income .....	91,157	107,737	420,300	-1,523,420	354,095		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-1,583	649	-69,750	599	1,126		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	45,731	46,481	184,871	139,532	185,967		
Change in other comprehensive income .....	-185,515	-84,613	-120,986	93,196	88,463		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,607,598	2,681,869	2,749,270	2,704,577	4,313,915		









**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	8,341,039	7,758,486	7,978,833	8,088,321	6,767,140
Interest rate contracts .....	8,311,946	7,716,750	7,964,647	8,042,324	6,716,540
Foreign exchange contracts.....	29,093	41,736	14,186	45,997	50,600
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	536,093	784,643	521,817	1,049,218	718,777
Written options .....	307,786	687,418	313,570	821,073	289,136
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	307,786	687,418	313,570	821,073	289,136
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	7,497,160	6,286,425	7,143,446	6,218,030	5,759,227
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	8,341,039	7,758,486	7,978,833	8,088,321	6,767,140
Interest rate contracts .....	8,311,946	7,716,750	7,964,647	8,042,324	6,716,540
Foreign exchange contracts.....	29,093	41,736	14,186	45,997	50,600
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	8,254,093	7,143,875	7,786,504	7,341,936	6,524,288
One year or less .....	1,569,265	1,448,731	1,365,299	1,700,886	1,273,208
Over 1 year to 5 years .....	1,885,680	1,394,317	1,715,569	1,237,325	969,878
Over 5 years .....	4,799,148	4,300,827	4,705,636	4,403,725	4,281,202
Gross negative fair value (absolute value) .....	63,172	11,606	5,480	5,186	8,808
Gross positive fair value.....	52,072	216,403	172,946	338,309	150,574
Held for trading.....	0	0	0	0	0
Non-traded.....	52,072	216,403	172,946	338,309	150,574
Current credit exposure on risk-based capital derivative contracts .....	47,129	215,509	172,946	337,040	149,948
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0





## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases .....		42,410		51,121		31,681		72,708		43,121
90+ days past due loans and leases .....		23,631		25,611		32,688		36,475		44,645
Nonaccrual loans and leases .....		18,365		29,216		18,866		31,076		26,244
Total past due and nonaccrual loans and leases .....		84,406		105,948		83,235		140,259		114,010
Restructured 30-89 days past due .....		416		1,246		286		455		250
Restructured 90+ days past due .....		424		376		1,159		932		451
Restructured nonaccrual .....		53		88		59		289		0
Total restructured loans and leases .....		893		1,710		1,504		1,676		701
30-89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0
Restructured loans and leases in compliance .....		7,726		8,275		5,175		13,507		17,875
Other real estate owned .....		1,868		1,405		1,869		1,810		3,295
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		0		0		0		0		0
Total other assets past due and nonaccrual .....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases .....	0.18	0.32	32	0.23	0.33	45	0.14	0.32	28	0.32
90+ days past due loans and leases .....	0.10	0.10	73	0.11	0.11	73	0.14	0.10	75	0.16
Nonaccrual loans and leases .....	0.08	0.44	6	0.13	0.65	5	0.08	0.46	8	0.14
90+ days past due and nonaccrual loans and leases .....	0.18	0.59	12	0.24	0.82	8	0.23	0.62	16	0.30
30-89 days past due restructured .....	0	0.01	46	0.01	0.01	64	0	0.01	50	0
90+ days past due restructured .....	0	0	77	0	0	75	0.01	0	80	0
Nonaccrual restructured .....	0	0.10	5	0	0.13	7	0	0.10	6	0
30-89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.18	0.32	32	0.23	0.33	45	0.14	0.32	27	0.32
90+ days past due assets .....	0.10	0.10	73	0.11	0.11	73	0.14	0.10	75	0.16
Nonaccrual assets .....	0.08	0.45	6	0.13	0.66	5	0.08	0.47	8	0.14
30+ days past due and nonaccrual assets .....	0.36	0.94	14	0.47	1.18	14	0.36	0.97	15	0.62
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.14	0.35	19	0.18	0.50	12	0.17	0.36	22	0.23
90+ days past due and nonaccrual assets + other real estate owned .....	0.14	0.36	17	0.19	0.53	11	0.17	0.37	21	0.24
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.09	0.41	7	0.13	0.58	7	0.09	0.41	8	0.16
Allowance for loan and lease losses .....	11.59	62.77	2	13.02	69.27	1	11.01	62.64	3	14.55
Equity capital + allowance for loan and lease losses .....	1.01	3.67	7	1.35	5.03	10	0.91	3.60	8	1.58
Tier 1 capital + allowance for loan and lease losses .....	0.94	4.23	5	1.35	5.96	5	0.90	4.30	6	1.61
Loans and leases + other real estate owned .....	0.12	0.69	2	0.18	0.97	3	0.12	0.71	3	0.21

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.11	0.26	30	0.15	0.31	27	0.04	0.26	10	0.21	0.39	34	0.08	0.38	11
	90+ days past due .....	0.13	0.13	78	0.15	0.13	79	0.16	0.12	80	0.19	0.16	79	0.25	0.16	80
	Nonaccrual.....	0.04	0.51	5	0.06	0.76	6	0.04	0.52	6	0.06	0.76	7	0.05	0.46	8
Commercial and industrial	30–89 days past due.....	0.46	0.26	78	0.38	0.22	76	0.49	0.24	81	0.53	0.23	85	0.60	0.31	82
	90+ days past due .....	0	0.03	37	0.01	0.02	69	0.08	0.04	83	0.07	0.03	78	0.07	0.05	73
	Nonaccrual.....	0.27	0.53	33	0.31	0.69	27	0.25	0.57	30	0.36	0.75	28	0.42	0.83	31
Individuals	30–89 days past due.....	0.40	0.67	35	0.42	0.53	41	0.42	0.63	40	0.55	0.83	34	0.73	0.83	43
	90+ days past due .....	0.06	0.08	64	0.16	0.11	74	0.11	0.09	70	0.16	0.14	69	0.15	0.17	66
	Nonaccrual.....	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due.....	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0	0.16	31	0.64	0.17	84	0.01	0.07	62	1.41	0.17	93	0.01	0.24	53
	90+ days past due .....	0	0	42	0	0	44	0.21	0	96	0	0	44	0	0	42
	Nonaccrual.....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.37	0.13	83	0.55	0.13	89	0.26	0.12	80	0.85	0.18	90	0.57	0.20	84
	90+ days past due .....	0	0.01	34	0	0.01	34	0.06	0.01	92	0.12	0.01	94	0.08	0.01	91
	Nonaccrual.....	0.15	0.08	79	0.30	0.15	75	0.25	0.09	85	0.32	0.15	75	0.33	0.13	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	3,431,012	3,502,994	3,432,595	3,502,345	3,501,745										
Retained earnings .....	-602,118	-791,846	-635,032	-848,658	782,621										
Accumulated other comprehensive income (AOCI) .....	-183,756	38,132	1,759	122,745	29,549										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,645,138	2,749,280	2,799,322	2,776,432	4,313,915										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	10,629	16,550	11,768	17,493	1,793,656										
Accumulated other comprehensive income-related adjustments .....	-171,771	32,260	4,309	97,142	17,943										
Other deductions from common equity tier 1 capital .....	-11,985	5,873	-2,549	25,603	11,607										
Subtotal: .....	2,818,265	2,694,597	2,785,794	2,636,194	2,490,709										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,818,265	2,694,597	2,785,794	2,636,194	2,490,709										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	2,818,265	2,694,597	2,785,794	2,636,194	2,490,709										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	451,000	451,000	451,000	451,000	451,000										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	207,889	247,023	192,253	260,732	162,735										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	658,889	698,023	643,253	711,732	613,735										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	658,889	698,023	643,253	711,732	613,735										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,477,154	3,392,620	3,429,047	3,347,926	3,104,444										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	30,678,818	29,383,037	30,918,391	29,370,708	28,981,387										
Less: Deductions from common equity tier 1 capital .....	10,629	16,550	11,768	17,493	1,793,656										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	30,668,189	29,366,487	30,906,623	29,353,215	27,187,731										
Total risk-weighted assets .....	24,829,519	21,453,678	24,049,174	21,423,635	22,240,813										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.35	12.18	38	12.56	12.54	56	11.58	12.37	40	12.31	12.35	55	11.20	12.11	35
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.35	12.88	27	12.56	13.31	45	11.58	13.11	24	12.31	13.08	42	11.20	12.78	26
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14	14.72	44	15.81	15.37	64	14.26	14.91	45	15.63	15.23	67	13.96	14.36	54
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.19	9.06	57	9.18	9.15	54	9.01	8.98	57	8.98	9.13	47	9.16	9.76	40
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	



## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	18,537	17,624	18,781	18,547	17,267
Real estate loans.....	17,688	16,349	18,412	16,509	17,108
Commercial and industrial loans .....	0	1,013	0	1,759	44
Loans to depository institutions and other banks acceptances .....	849	262	369	279	115
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	18,537	17,624	18,781	18,547	17,267
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans .....		1.62			1.94			0.79			0.28		0.64	55	2.27
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	5.18	10.28	58	-31.91	-6.17	17	1.26	6.83	53	7.41	-2.40	71	2.21	22.48	52
Total selected assets.....	5.18	17.19	59	-31.91	-2.56	18	1.26	9.48	53	7.41	2.04	61	2.21	12.40	56
Deposits .....		-5.48			2.95			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,693,569	1,825,586	1,705,456	1,928,513	2,320,044	-7.23	-21.89
1–4 family residential loans .....		1,693,569	1,825,586	1,705,456	1,928,513	2,320,044	-7.23	-21.89
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		5.53	6.08	5.57	6.60	8.04		
1–4 family residential loans .....		5.53	6.08	5.57	6.60	8.04		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		25.38	23.56	25.04	24.70	27.50		
1–4 family residential loans .....		4.92	4.38	4.77	4.51	4.97		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0.25	0.30	0.24	0.62	0.98		
Auto loans and other consumer loans.....		16.04	22.39	17.26	21.02	14.84		
Commercial and industrial loans .....		53.41	49.38	52.69	49.15	51.70		
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
	Percent Change					1-Year	5-Year	
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....	0	0	0	0	0		0	
1–4 family residential loans .....	0	0	0	0	0		0	
Home equity lines .....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans .....								
All other loans and leases .....								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0	
Seller's interest carried as securities and loans .....	0	0	0	0	0		0	
Home equity lines .....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....	0	0	0	0	0		0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0		0	
Dollar Amount in Thousands		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0		0	
Home equity lines .....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans .....	0	0	0	0	0		0	
Commcial and industrial loans .....	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0		0	
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0		0	
Home equity lines .....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans .....	0	0	0	0	0		0	
Commercial and industrial loans .....	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 90+ days past due securitized assets .....	0	0	0	0	0		0	
Total past due securitized assets.....	0	0	0	0	0		0	
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0		0	
Home equity lines .....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans .....	0	0	0	0	0		0	
Commercial and industrial loans .....	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total net losses on securitized assets.....	0	0	0	0	0		0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.11	0.15	0.07	0.10	0.13
Home equity lines .....	0.12	0.11	0.13	0.11	0.23
Credit card receivables .....					
Commercial and industrial loans .....	0.46	0.38	0.49	0.53	0.60
All other loans and leases .....	0.11	0.17	0.04	0.31	0.08
Total managed loans past due 30–89 days .....	0.17	0.21	0.13	0.30	0.18
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.34	0.39	0.44	0.45	0.56
Home equity lines .....	0.11	0.12	0.05	0.20	0.14
Credit card receivables .....					
Commercial and industrial loans .....	0	0.01	0.08	0.07	0.07
All other loans and leases .....	0	0.01	0.01	0.03	0.03
Total managed loans past due 90+ days .....	0.09	0.11	0.13	0.15	0.19
<b>Total Past Due Managed Assets .....</b>	<b>0.26</b>	<b>0.31</b>	<b>0.26</b>	<b>0.45</b>	<b>0.37</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0	-0.01	-0.03	0.01
Home equity lines .....	0.05	-0.02	-0.01	0.02	-0.01
Credit card receivables .....					
Commercial and industrial loans .....	0.48	1.15	0.88	1.02	1.10
All other loans and leases .....	0.02	0.07	0.06	0.16	0.16
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.09</b>	<b>0.29</b>	<b>0.18</b>	<b>0.29</b>	<b>0.25</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		48,000	50,000	398,000	213,000	216,000	-4.00	-1.03
Dividends .....		48,000	50,000	398,000	213,000	216,000	-4.00	-1.03
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		1,596	9,093	9,371	464	3,143	-82.45	1137.21
Dividends .....		1,596	9,093	9,371	464	3,143	-82.45	1137.21
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		49,596	59,093	407,371	213,464	219,143	-16.07	1.99
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		32	30	5,007	11	20	6.67	
Total operating income .....		49,628	59,123	412,378	213,475	219,163	-16.06	5.40
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		0	0	0	0	0		
Other expenses .....		3,984	4,578	19,424	19,059	26,455	-12.98	-21.91
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,984	4,578	19,424	19,059	26,455	-12.98	-21.91
Income (loss) before taxes .....		45,644	54,545	392,954	194,416	192,670	-16.32	8.72
Applicable income taxes (credit) .....		-852	-946	-3,470	-4,245	-5,742		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		46,496	55,491	396,424	198,661	198,412	-16.21	4.89
Equity in undistributed income of subsidiaries .....		44,661	52,246	23,876	-1,722,081	155,683	-14.52	2569.52
Bank subsidiaries .....		45,680	60,561	30,591	-1,723,524	154,866	-24.57	2526.80
Nonbank subsidiaries .....		-1,019	-8,315	-6,715	1,443	817		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		91,157	107,737	420,300	-1,523,420	354,095	-15.39	98.15
<b>Memoranda</b>								
Bank net income .....		93,680	110,561	428,591	-1,510,524	370,866	-15.27	86.47
Nonbank net income .....		577	778	2,656	1,907	3,960	-25.84	815.87
Subsidiary holding companies' net income .....		0	0	0	0	0		





